

2011 Annual Enrollment for Flexible Benefits is:

October 12, 2010 through November 10, 2010

The Flexible Benefits Program website is: www.team.georgia.gov/flex

The Benefits of Vision Care are Clear.

Look at what OptumHealth Vision has to offer

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone should receive regular vision care. OptumHealth Vision is being offered as a part of our commitment to your well-being. OptumHealth Vision provides access to a nationwide network of both private practice and retail chain providers.

Through OptumHealth Vision's provider network, you will receive a comprehensive eye examination, as well as eyeglasses (lenses and frame) or contact lenses. You will receive most services at no additional cost, above applicable copays. Carefully review the benefit summary of your new vision program. Please, don't take chances with your most precious possession — the gift of sight. Take advantage of this very important benefit.

Here are some reasons why millions of people have selected OptumHealth Vision for their vision care needs:

Focused on You

Vision care and eyewear can cost an average of \$275 without a vision plan, including a comprehensive eye exam, single vision prescription lenses and eyeglass frames. But with the OptumHealth Vision Care plan, you'll save up to 67% off the retail cost of vision care (please see your benefit summary for details). In fact, many of OptumHealth Vision members have no out-of-pocket costs for frames or contact lenses.

Network Flexibility and Convenience

OptumHealth Vision's provider network has over 30,000 locations nationwide. With more than 17,000 private practice providers and nearly 13,000 retail chain locations, OptumHealth Vision's national network clearly offers the greatest convenience and access to care, including evening and weekend hours!

Contact Lens Benefits

OptumHealth Vision's innovative contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contact lenses (including disposables and monthly wear contacts), and up to two follow-up visits. Covered-in-full contacts include many of the most popular lenses on the market, though covered contacts may vary by provider. In addition, members can utilize our mail order discount program, through Vision Direct, for greater savings. Vision Direct can be accessed from www.myoptumhealth.com.

Frame Benefits

OptumHealth Vision's generous frame benefits apply to virtually all of the frames on the market today, and many of those are covered in full, with no additional cost to you, other than the applicable copay.

Patient Options

Standard factory-applied, scratch-resistant coating on eyeglass lenses is covered in full. Other popular patient options are available at a 20% to 40% discount.

Easy Benefit Access

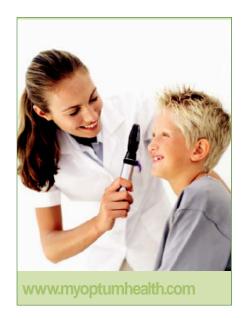
You may easily locate providers 24 hours a day, seven days a week at OptumHealth Vision's Web site, www.myoptumhealth.com. OptumHealth Vision's Web site offers an array of services to participants, such as a provider locator with door-to-door directions to the provider's office, claim status and order tracking, and answers to frequently asked questions. To locate a provider, you may also call OptumHealth Vision's 24-hour provider locator line at 1.800.839.3242 to choose from a continuously updated directory of providers.

Laser Vision Correction

OptumHealth Vision has partnered with the Laser Vision Network of America to provide you with access to discounted laser vision correction procedures. To find a participating laser vision correction surgeon in your area, visit our Web site at www.myoptumhealth.com, or call 1.877.28.SIGHT.

Did You Know?

- 11.7 million or 22 percent of Americans admit to needing some type of vision correction and not doing anything about it. 1
- Every year, vision disorders account for more than \$8 billion in lost productivity, and uncorrected vision can decrease employee performance by as much as 20 percent.²
- Nearly 90 percent of those who use a computer at least three hours a day suffer vision problems associated with computer eye strain.³



Once your coverage is effective, to add your dependents to your coverage, you may call our customer service at 1-800-638-3120 or complete a dependent enrollment form. For a form, go to www.team.georgia.gov/flex

¹ VCA VisionWatch 3/07

Here's How to Use Your Benefits:

Step 1. Review Your Customized Benefits

Carefully review your customized benefits to determine your program design and applicable copays. A copy of your benefits brochure may be obtained from your benefits representative, or you can access our Web site, www.myoptumhealth.com, to obtain specifics of your program.

Step 2. Find a Provider

You may easily locate providers by logging on to www.myoptumhealth.com and selecting the provider locator option. You may also contact OptumHealth Vision's 24-hour, toll-free Interactive Voice Response (IVR) system at 1.800.839.3242 to locate a provider near you.

Step 3. Schedule Your Appointment

Once you've chosen an OptumHealth Vision provider, call the provider to schedule your appointment. Let your provider know you have coverage, and give your primary insured's unique identification number and the patient's name and date of birth.

Step 4. Receive Your Eye Exam

The network provider, a state-licensed optometrist or ophthalmologist, will perform a complete eye examination, including a case history of the patient, an examination for eye pathology and abnormalities, visual analysis (refraction), confrontation visual fields testing, condition diagnosis and prescription determination.

Step 5. Choose Your Eyewear

If prescription eyewear is necessary, your OptumHealth Vision provider will assist with your selection and order your prescription. Your OptumHealth Vision provider will telephone you when your eyewear arrives. Eyewear is dispensed at the provider's office to ensure optical accuracy and proper fit.

How to File an Out-of-Network Claim

If you elect vision coverage and choose to use an out-of-network provider, you still receive a great benefit. You will be reimbursed up to the out-of-network maximums listed on your Benefit Summary. In order to receive reimbursement, all you need to do is submit the itemized paid receipt(s), along with the primary insured's unique identification number and patient's name and date of birth, to the following address:

OptumHealth Vision P.O. Box 30978 Salt Lake City, UT 84130 Attention: Claims Department

To contact OptumHealth Vision's Customer Service department, call toll-free 1.800.638.3120, or TDD 1.800.524.3157 for the hearing impaired.

Please note: Receipts for services and materials purchased on different dates must be submitted at the same time to received reimbursement. Receipts must be submitted within 12 months from the date of service.

² Archives of Ophthalmology 124: 2006

³ 'Computer Vision Syndrome:' American Optometric Association. Accessed on Jan. 17,2007 at: www.aoa.org.

The Convenience and Value are Easy to See

- Well-balanced nationwide network of private practice and retail chain providers
- Evening and weekend hours available through retail chain providers
- Generous frame benefits at our network providers apply to virtually all of the frames on the market today, and many of those are covered in full, with no additional cost to you, other than applicable copay
- Innovative contact lens benefit covers in full (after applicable copay) the fitting/evaluation fees, contact lenses (including disposables), and up to two follow-up visits for many of the most popular contacts available
- 24-hour, toll-free phone number and Internet benefit access
- Materials Guarantee Policy
- Cost-containment practices result in low out-of-pocket costs

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